CANADA·SASKATCHEWAN
Crop Insurance

Annual Report
1982 - 1983

Saskatchewan
Crop Insurance
Board

Agriculture
Canada

Government of
Saskatchewan

Saskatchewan Crop Insurance Board
1982-83 Annual Report

For the year ending March 31, 1983

Contents

Letters of transmittal 4, 5

Board of Directors 6

Objectives and organization 7

Financial participation 7

Program features 7

Crop conditions 9

Crop insurance participation 10

Board meetings and other activities 11

Co-operation and consultation with other Crop Insurance agencies 11

Saskatchewan Crop Insurance Board auditor's report 12

Saskatchewan Crop Insurance Board Insurance Fund financial statements 13

Appendix A - Comparative statistics

(i) Coverage and premium 18

- Average premium per contract
- Coverage purchased per premium dollar
- Average dollar coverage per contract

(ii) Summary of experience 22

- Premium and indemnity payments

(iii) Contracts and liability by risk area 24

- Liability
- Number of contracts

(iv) Acres insured 27

- Total insured acreage
- Average acres per contract

Appendix B — Risk area map 30

Appendix C — Field supervisor regions/Area office locations map 31

Appendix D — Area office regions map 32

Regina, July 30, 1983

To His Honour
The Honourable Frederick W. Johnson
Lieutenant Governor of the Province of
Saskatchewan

Sir:

I have the honour to transmit herewith the Twenty-third Annual Report of the Saskatchewan Crop Insurance Board for the fiscal year ended March 31, 1983.

I have the honour to be, Sir,

Your Obedient Servant,

Gerald Muirhead

Gerald Muirhead
Minister-in-charge
Saskatchewan Crop Insurance Corporation

Regina, July 30, 1983

To the Honourable Gerald Muirhead
Minister-in-charge
Saskatchewan Crop Insurance Corporation
Regina, Saskatchewan

Sir:

Presented herewith is the Twenty-third Annual Report of the Saskatchewan Crop Insurance Board for the fiscal year ended March 31, 1983.

Respectfully submitted,

Saskatchewan Crop Insurance Board

Ernest E. Moen
Chairman

James E. B. Campbell
General Manager

Board of Directors — 1982-83

April 1, 1982 - March 9, 1983

Frank Dietz, Chairman
Ernest Moen, Vice-Chairman
Walter Blahey
John Michalkow
Julius Orthner
John Vanin
Dorothy Phillips

Appointed March 9, 1983

Front row (left to right) — Ken Harley; Ron Bakken; and David Maxwell.
Back row (left to right) — George Ballachay; Bayne Secord; Ernest Moen, Chairman; and W. D. (Bill) Heenan, Vice-Chairman.

Objectives and organization

1. The primary objective of the Canada-Saskatchewan Crop Insurance Program is to make available to farmers in the province a comprehensive all-risk crop insurance plan which, in years of heavy crop loss will indemnify them for their losses and thus provide a stabilizing effect on farm income.

The Canada-Saskatchewan Crop Insurance Program offers protection against crop loss caused by all natural hazards beyond the control of the farm operator. Each insured farm operator is guaranteed a specified number of kilograms of a specified grade for each insured crop on the individual farm unit. If production falls below the insurance coverage in kilograms, the insured is paid the difference at a pre-selected dollar value per kilogram.

In addition, the Crop Insurance Program provides protection against hail and/or fire on a spot-loss basis in order that the insured farm operator may receive payment for devastating losses on any part or all of the acreage of each insured crop. Under the reseeding benefit, costs of reseeding are also paid on a spot-loss basis.

2. The Saskatchewan Crop Insurance Board under the direction and supervision of the Minister of Agriculture for Saskatchewan is responsible for the development of the Canada-Saskatchewan Crop Insurance Program. It is subject to the provisions of the Saskatchewan Crop Insurance Act and an Agreement between the Governments of Canada and Saskatchewan.

The Canada-Saskatchewan Crop Insurance Program is administered for the Board by the Saskatchewan Crop Insurance Corporation with funds provided by the Government of Saskatchewan.

Financial participation — Governments of Canada and Saskatchewan

The Government of Canada provides financial assistance to the Canada-Saskatchewan Crop Insurance Program by contributing 50 percent of the total premium required each year. The federal government's contribution to this Program totalled $56.5 million for 1982-83.

The Government of Saskatchewan contributed all of the administration costs which totalled approximately $5.8 million for 1982-83.

Features of the Canada-Saskatchewan Crop Insurance Program in effect for 1982-83

(a) Crops insurable:

Spring wheat, durum wheat, utility wheat, barley, oats, fall rye, spring rye, rapeseed, tame mustard, flax, sunflowers, field peas, lentils, fababeans, canary seed and forage crops.

Unseeded summerfallow acreage insurance is available as an option to contract holders.

(b) Designated perils:

Drought, flood, hail, fire, wind, frost, lightning, excessive rain, snow, hurricane, tornado, wildlife, insect infestation and plant disease.

(c) Type of insurance:

A guaranteed production for the total acres of each insured crop on the individual farm unit is provided. Each crop is insured separately and losses on each crop are adjusted without regard to production from other insured crops.

(d) Quality guarantee:

Losses due to low quality are taken into account in the determination of loss of production for each crop, according to the designated grade established for each insured crop.

(e) Levels of coverage:

A choice of either 60 percent or 70 percent of the past 15 year average yield as determined for each crop insurance risk area is offered on each insurable crop. Coverage is higher on summerfallow crops than on stubble crops.

(f) Price options:

Price options on which premium charges and indemnity payments were based in 1982 were as follows:

spring wheat	$.15 or	$.12 per kg
durum wheat	$.15 or	$.12 per kg
utility wheat	$.14 or	$.11 per kg
barley	$.12 or	$.09 per kg
oats	$.10 or	$.08 per kg
flax	$.26 or	$.20 per kg
rapeseed	$.25 or	$.20 per kg
fall rye	$.13 or	$.09 per kg
spring rye	$.13 or	$.09 per kg
sunflowers	$.22 or	$.17 per kg
tame mustard	$.22 or	$.17 per kg
field peas	$.16 or	$.12 per kg
lentils	$.40 or	$.30 per kg
fababeans	$.16 or	$.13 per kg
canary seed	$.21 or	$.16 per kg

(g) Calculation of coverage and premiums:

The province has been divided into 23 risk areas for crop insurance purposes so that coverage and premium rates can be established for each crop in accordance with the crop yield history and risks common to each area. Coverage for each crop is based on the recent 15 year average yield for each risk area. The premium rate is calculated by a formula making use of cropping history and variability in yield within the area for the past 25 years.

Irrigated crops are provided coverage in line with the increased yields experienced through irrigation. Premium rates for irrigated crops reflect the reduction in risk that occurs with removal of the drought hazard.

A land productivity rating has been established for each quarter section within the risk area based on the productive capability of the soil. The land rating establishes the coverage and premium rate assigned to each quarter section.

(h) Coverage adjustment:

Basic coverages for the land operated by each insured are established according to the average yield for the risk area. The coverage adjustment feature is intended to relate coverage more closely to the actual yields of the individual farm. As each insured farmer accumulates crop insurance experience on a particular crop the coverage for that crop is adjusted upward or downward according to loss.

Under the coverage adjustment feature, increases in coverage up to 125 percent of base coverage is provided.

Coverage for the first year that a crop is insured is 100 percent of the basic and is increased according to the number of "no loss" years as follows:

Number of no loss years	Coverage adjustment percent of basic
0	100A*
1	100B
2	100C
3	105
4	110
5	115
6	120
7	123
8 or more	125

* Note: for the first three years in the Program, the coverage adjustment is at 100 percent of the chosen basic coverage. The letter beside the figure is used to indicate which of these three steps an insured is at.

A loss year is considered to be one in which an indemnity exceeds the premium paid on a crop in that year. Each loss year causes the coverage to move back one step on the above scale with 100 percent being the minimum until three or more losses occur in the latest six or fewer years in which an individual crop was insured. When this occurs, coverage is adjusted downward on the following basis:

Accumulated loss to premium ratio	Coverage adjustment percent of basic
less than 0.25	110
0.25-0.74	105
0.75-1.24	100
1.25-1.99	95
2.00-2.99	90
3.00-3.99	85
4.00-4.99	80
5.00-5.99	75
6.00 or greater	70

(i) Experience discount:

This discount also recognizes differences in risks between individual farmers, and is based on frequency of claims and years of participation in the Crop Insurance Program.

Each year in the Program without a loss results in a gradual reduction in premium to a maximum discount of 50 percent after 10 consecutive "no loss" years. When losses are experienced this discount is adjusted according to the insured's premium balance but can never fall below a "zero" discount.

The experience discount schedule is as follows:

Year	1	2	3	4	5	6	7	8	9	10	11
Discount (percent)	0	5	6	8	11	15	20	26	33	40	50

The experience discount and the coverage adjustment features combined result in a higher coverage at a reduced rate for those farmers who prove to be low risks and conversely result in lower coverage and an increased rate for those farmers who prove to be higher risks. The result of these two features is the provision of individual coverage and rate according to crop insurance loss experience. This policy has proven to be very acceptable to the insured farmers.

(j) Hail/fire spot-loss benefit:

This additional benefit provides for spot-loss adjustments and indemnity payments according to the amount of hail or fire damage to individual fields or portions of fields of an insured crop without regard for the overall production finally harvested from that crop's total acreage insured.

Coverage for hail or fire damage is equivalent to the yield-loss coverage selected by the insured for each crop. Spot-hail losses do not lower the production guarantee, but indemnities from both spot-loss and yield-loss cannot exceed the production guarantee.

(k) Reseeding benefit:

The reseeding benefit covers the cost of reseeding acreage that is damaged by an insured hazard and is reseeded up to and including June 20. Payments are made on a spot-loss basis, regardless of the crop reseeded, and do not affect coverage on the reseeded crop.

(l) Yield-loss adjustments:

Acreage damaged after it is too late to reseed to another crop is eligible for yield-loss adjustment. June 20 is the final seeding date established by the Board for any insurable crop (except fall rye) after which liability is not accepted.

1982 Crop conditions

Spring was cool and wet after a winter of normal snowfall. Stubble and summerfallow soil moisture was fair to good. The cool spring slowed seeding which by May 10 was only 5 percent complete. Below freezing temperatures slowed the development of winter crops. Hay and pastures were in fair to good condition. Seeding was general by May 17. General rains of 20 to 30 mm in late May stalled seeding operations. Fields were very wet in south-central areas. Snow and rain the last weekend of May halted seeding. Snow of 30 to 80 cm flattened fall rye and winter wheat crops in the Swift Current-Maple Creek area. Cattle losses due to suffocation and grass tetany were significant.

Rain in early June slowed completion of seeding. The rains caused soil crusting which necessitated some reseeding. Mid-June was generally favourable with seeding nearly complete by June 14. The Regina area was one of the last areas to complete seeding. Fall rye crops were in good condition except in the southwest corner of the province. Heavy flea beetle infestations occurred at Fulda, Pleasantdale and Codette, but spraying prevented major crop damage. Heavy grasshopper infestations were reported at

Conquest, Loreburn, Rosetown and Saskatoon. Germination of later-seeded crops was poor in the Yorkton-Melville area due to recent dry weather. Late June was generally dry with some shower activity. Thunderstorms dropped 40 mm of rain in Coronach-Willowbunch area causing some crop damage, and 100 mm fell northeast of Davidson causing extensive crop damage. A heavy 40 mm rain, plus hail occurred in Wilkie-North Battleford area. Some cutworm damage occurred around Yorkton and light wireworm damage in Regina-Indian Head area. Hay crops were variable ranging from good to no crop in eastern Saskatchewan. Hail occurred on 24 days in June causing damage to 274,770 acres.

Early July experienced unsettled weather with 100 mm of precipitation in Meadow Lake, Luseland and Lac Pelletier areas causing some crop damage. Scattered thunderstorms caused some hail damage with heavy damage southwest of Maple Creek. Precipitation was general in mid-July with some thunderstorm activity. A rain of 125 mm to 150 mm fell in the Kamsack-Canora area, flooding low areas. Hail damage occurred around Estevan, Weyburn and Prince Albert. Late July was warm with scattered thunder showers. Hail caused light damage around Weyburn, Lampman, Mossbank, Maple Creek and Kindersley. Hail occurred on 30 days in July causing damage to 828,455 acres.

Some shower activity occurred in early August with largest amounts of rainfall in the northwest and southeast. A hail storm at Leader caused 100 percent damage. Fall rye harvesting was well underway. Mid-August was generally hot with some shower activity. Heavy to moderate hail and wind damage occurred in Estevan, Prince Albert and Saskatoon areas. Precipitation was as high as 100 mm around storm centres. Grasshoppers caused some damage southwest of Saskatoon. The latter part of August was generally warm, but by late August cool, unsettled weather was prevalent. Frost on August 26 northeast of a line from Wilkie, Biggar and Weyburn caused heavy crop damage. Broadview was coldest at -5°C. Hail occurred on 31 days in August damaging 1,608,513 acres. Early September was cool with 54 mm of precipitation near Wadena. Harvesting was progressing slowly. Mid-September was warmer allowing harvesting to progress. Frost-damaged crops were taking longer to cure. Frosted areas were also experiencing reduced quality. Late September was dry, cool and windy. Temperatures dipped to -2°C to -4°C over most of Saskatchewan. Harvesting progressed rapidly. Wheat in frost-damaged areas graded 3 CW to 3 Feed.

Cool, unsettled weather delayed completion of harvesting until late October with northern areas more seriously affected. Of the total rapeseed crop, 20 percent graded below 3 CR.

Of all indemnities paid, 55 percent were due to hail, 27 percent due to frost and 11 percent due to drought. Of the 44,469 farmers insured, 13,937 received an indemnity for crop loss. There were 98,410 crops insured, with 21,301 crops indemnified. Hail damaged 2,743,530 acres with losses averaging 21 percent on 13,086 crops involving 8,226 insureds.

Provincially crops yielded 14 percent above 1981 with spring wheat yielding 845 kg/ac., durum wheat 848 kg/ac., barley 1,065 kg/ac., oats 853 kg/ac., rapeseed 506 kg/ac., flax 460 kg/ac. and rye 787 kg/ac.

1982 Crop Insurance participation

During the fiscal year, participation in the Canada-Saskatchewan Crop Insurance Program was 44,469 premium earning contracts as compared to 46,259 in 1981. Farmer protection in force in 1982 totalled $1,233,908,814 on 17,553,146 insured acres as compared to $1,162,172,942 on 17,867,443 insured acres in 1981. Revenues totalled $115,954,971 as compared to $108,487,827 the year before. Indemnities paid to contract holders to cover losses on insured crops in 1982 totalled $74,157,729 for a loss to premium ratio of .66 as compared to $92,280,986 in 1981 for a loss to premium ratio of .86. Indemnities paid as a result of spot-loss hail claims totalled $40,124,797 in 1982 as compared to $46,243,319 in 1981. Indemnities resulting from yield-loss claims totalled $34,032,932 for the fiscal year as compared to $46,037,667 in 1981. Under the reseeding benefit indemnities of $775,710 were paid out. In 1981 reseeding benefit indemnities totalled $688,724. A total of $19,048 was paid on unseeded summerfallow indemnities in 1982. There were no unseeded summerfallow indemnities in 1981.

Board meetings and other activities

During the year the eight Board Members held seven regular Board meetings with the average attendance being six. Two Board Members resigned during the year. In addition to regular Board meetings, the Board participated in the following activities:

1. A Western Regional Crop Insurance Meeting held in Regina to discuss program and policy changes for the 1983-84 year. Participants included members and management from the Alberta Hail and Crop Insurance Corporation; the Manitoba Crop Insurance Corporation; officials from the Federal Crop Insurance Division, Ottawa and the Saskatchewan Crop Insurance Board.

2. The Board Chairman and management participated in a meeting arranged by the Irrigation Extension Branch, Saskatchewan Agriculture, with irrigation farmers to discuss irrigation coverage.

3. Members of the Board and management met with the Saskatchewan Municipal Hail Insurance Association Board to discuss matters of mutual interest, relative to spot-loss hail adjusting.

A new eight-member Board was appointed March 9, 1983.

Co-operation and consultation with other Crop Insurance agencies and outside agencies

1. The General Manager and Manager, Field Operations took part in Municipal Hail Inspector seminars held throughout the province to discuss adjusting procedures and express appreciation for a job well done in 1981.

2. The General Manager and Manager, Research by special request participated in a meeting of the Gilson Committee on Grain Transportation as resource personnel.

3. The General Manager and Manager, Adminstration attended a Crop Insurance Managers' meeting in Ottawa. Major topic of discussion was the Federal Visibility Program being proposed as part of the Crop Insurance Agreements.

4. Management personnel attended the Canada Grains Council provincial meeting in Saskatoon on grain production potential.

5. Management personnel took part in discussion with Saskatchewan Agriculture respecting the Migratory Waterfowl Crop Damage Compensation Program.

6. The General Manager and Manager, Research attended the Saskatchewan Agriculture Conference in Saskatoon.

7. The Research Manager attended the annual meeting of the Agricultural Working Group of the Canadian Advisory Committee on Remote Sensing at which time the potential applications of remote sensing technology to agriculture were reviewed.

8. Research personnel met with producer groups to discuss individual crop insurance coverage.

9. Research personnel attended a Western Regional Crop Insurance Research workshop with participants from British Columbia, Alberta, Saskatchewan and Manitoba Crop Insurance agencies and the Federal Crop Insurance Division, Ottawa.

10. Management personnel participated in a Drought Committee meeting with Federal and Provincial Agriculture personnel.

The Board is appreciative of the co-operation and assistance received from the other Crop Insurance agencies in Canada and the United States, Saskatchewan Agriculture personnel and the Crop Insurance Division, Agriculture Canada.

Saskatchewan Crop Insurance Board

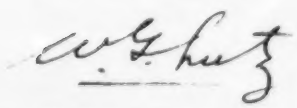
Auditor's report

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of the Saskatchewan Crop Insurance Fund as at March 31, 1983 and the statement of revenue, expenditure and balance of Fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these finanical statements present fairly the financial position of the Fund as at March 31, 1983 and the results of its operations for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

Regina, Saskatchewan,
June 30, 1983.



W. G. Lutz, F.C.A.,
Provincial Auditor.

Saskatchewan Crop Insurance Board
Insurance Fund
Financial statements
for the year ended March 31, 1983

Index

Statement 1 — Balance sheet

Statement 2 — Statement of revenue, expenditure and balance of Fund

Notes to financial statements

Saskatchewan Crop Insurance Board
Saskatchewan Crop Insurance Fund
Balance sheet
as at March 31, 1983

Statement 1

	1983	1982
Assets		
Investments maturing within one year	$13,348,261	$ 800,000
Accounts receivable — Government of Canada (Note 3 (a))	2,649,457	519,644
Interest receivable	46,797	—
Premiums receivable (less allowance for doubtful accounts: 1983 — $1,011,993; 1982 — $631,053)	1,833,045	1,923,753
	$17,877,560	$3,243,397
Liabilities and Fund Balance		
Bank overdraft	$ 32,276	$ 49,210
Indemnities payable (Note 2)	749,517	719,514
Due to Crop Reinsurance Fund of Saskatchewan	794,837	1,690,357
Due to Crop Reinsurance Fund of Canada for Saskatchewan	397,418	784,316
Balance of Fund (Statement 2)	15,903,512	—
	$17,877,560	$3,243,397

(See accompanying notes to the financial statements)

Saskatchewan Crop Insurance Board
Saskatchewan Crop Insurance Fund
Statement of revenue, expenditure and balance of Fund
year ended March 31, 1983

Statement 2

	1983	1982
Revenue:		
Gross premium less discounts - insureds (Note 5)	$56,458,215	$53,565,708
Government of Canada contribution (Note 3(a))	56,364,777	52,871,324
	112,822,992	106,437,032
Less: Premiums ceded		
Crop Reinsurance Fund of Canada for Saskatchewan (Note 3(b))	8,454,716	15,861,397
Crop Reinsurance Fund of Saskatchewan (Note 3(b))	16,909,433	15,861,397
	25,364,149	31,722,794
Net premium	87,458,843	74,714,238
Reinsurance claims received	—	15,694,824
Interest	1,955,250	1,309,482
Interest on overdue accounts	1,118,576	698,507
Penalty and surcharges	58,153	42,806
Total revenue	90,590,822	92,459,857
Expenditure:		
Indemnities — yield (including unseeded summerfallow and reseeding benefit)	34,032,932	46,037,667
— spot-loss hail	40,124,797	46,243,319
Provision for doubtful accounts	529,581	178,871
Total expenditure	74,687,310	92,459,857
Excess of revenue over expenditure	15,903,512	—
Balance of Fund, beginning of year	—	—
Balance of Fund, end of year (Statement 1)	$15,903,512	$ —

(See accompanying notes to the financial statements)

Saskatchewan Crop Insurance Board
Saskatchewan Crop Insurance Fund
Notes to financial statements
March 31, 1983

1. Status of Board

The Saskatchewan Crop Insurance Board was established pursuant to The Saskatchewan Crop Insurance Act, 1960 and continues under the provisions of The Saskatchewan Crop Insurance Act.

2. Accounting Policies

Indemnities Payable

The provision for indemnities payable includes the cost of indemnities reported and processed but not paid and an estimate, based on the average loss for crops suffering the same type of damage, for those indemnities that had been reported but not processed at year-end. The amount of the estimate is $274,775.

Costs Borne by Other Agencies

The Board has not been charged with any occupancy costs, accounting or administrative services. These costs have been borne by the Saskatchewan Crop Insurance Corporation.

3. Cost Sharing

(a) Contributions

In accordance with the 1976 agreement between the Government of Canada and the Province of Saskatchewan, the Government of Canada has agreed to reimburse the Province for the contributions it has made to the Fund in accordance with the terms of The Crop Insurance Act (Canada). The reimbursements received from Canada are deposited in the Consolidated Fund.

Section 9(2) of The Saskatchewan Crop Insurance Act provides that the Minister of Finance of the Province of Saskatchewan may pay out of the Consolidated Fund into the Saskatchewan Crop Insurance Fund in each fiscal year contributions not exceeding the total of the amounts that insured persons have paid as premiums in respect of contracts of insurance in that fiscal year. Premiums paid for the purposes of this calculation are net of discounts but exclude interest, surcharges and penalties.

For the financial statement purposes contributions from Consolidated Fund have been described as contributions from the Government of Canada and amounts due on the final claim as accounts receivable from the Government of Canada.

(b) Reinsurance Funds

Section 17 of The Saskatchewan Crop Insurance Act provides that the Minister of Agriculture may enter into an agreement with the Government of Canada to provide for payment by the Govnernment of Canada of a part of sums for which the Board may become liable in respect of claims for losses insured against under the Act and provides that a payment by the Board to the Government of Canada of a part of premiums received in respect of crop insurance may be made. In accordance with this section, a Crop Insurance Agreement dated April 2, 1976 between the Governments of Saskatchewan and Canada provides for the establishment of two reinsurance funds:

(i) The Crop Reinsurance Fund of Saskatchewan — to be administered by the Government of Saskatchewan, and

(ii) The Crop Reinsurance Fund of Canada for Saskatchewan — to be administered by the Government of Canada.

Under the terms of the agreement the Saskatchewan Crop Insurance Fund is required to pay premiums ceded into the reinsurance funds based on premiums received during that insurance year including the matching contributions made by the Province.

Per the agreement, payments may be made out of the Crop Reinsurance Fund of Canada for Saskatchewan under the following conditions:

(1) Indemnities required to be paid in an insurance year would have to exceed the aggregate of:

a) the premium receipts for the year less reinsurance premiums ceded

b) the balance in the Saskatchewan Crop Insurance Fund

c) 2½ percent of the total liability under policies of insurance in force in the insurance year which would have to be paid by the Crop Reinsurance Fund of Saskatchewan or by the Province of Saskatchewan.

(2) The balance of indemnities to be paid would be shared 75 percent by Canada and 25 percent by Saskatchewan out of the respective Reinsurance Funds.

4. Balance of Crop Reinsurance Funds

Crop Reinsurance Fund of Canada for Saskatchewan

The balance in the Crop Reinsurance Fund of Canada for Saskatchewan as at March 31, 1983 was $72,158,222 and the comparative figure as at March 31, 1982 was $64,093,900.

Crop Reinsurance Fund of Saskatchewan

The balance in the Crop Reinsurance Fund of Saskatchewan as at March 31, 1983 was $29,933,084. The comparative figure as at March 31, 1982 was $13,023,651.

5. Discounts

Discounts allowed during the year, with comparative figures for 1982, were as follows:

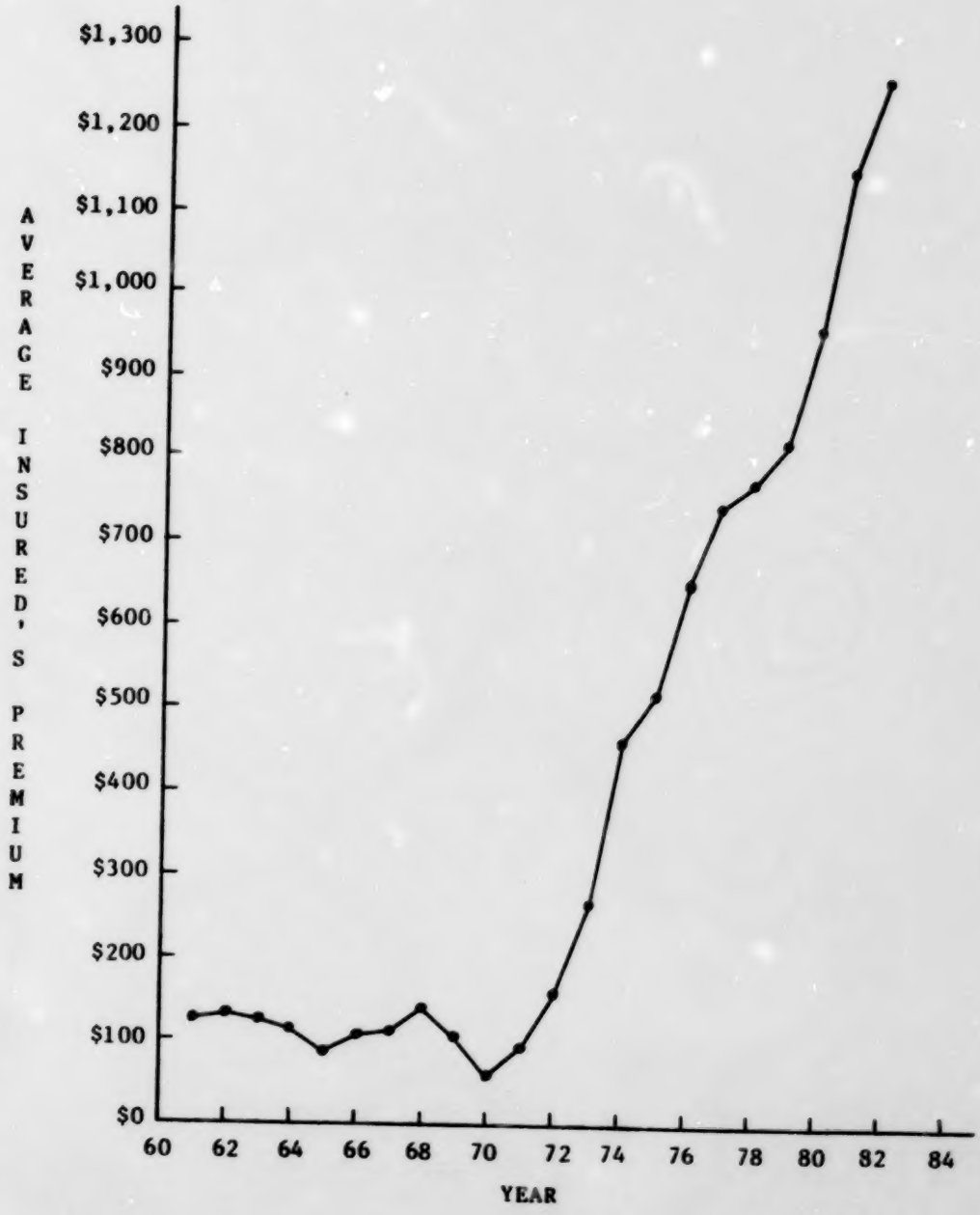
	1983	1982
Experience	$4,221,115	$3,331,326

Appendix A

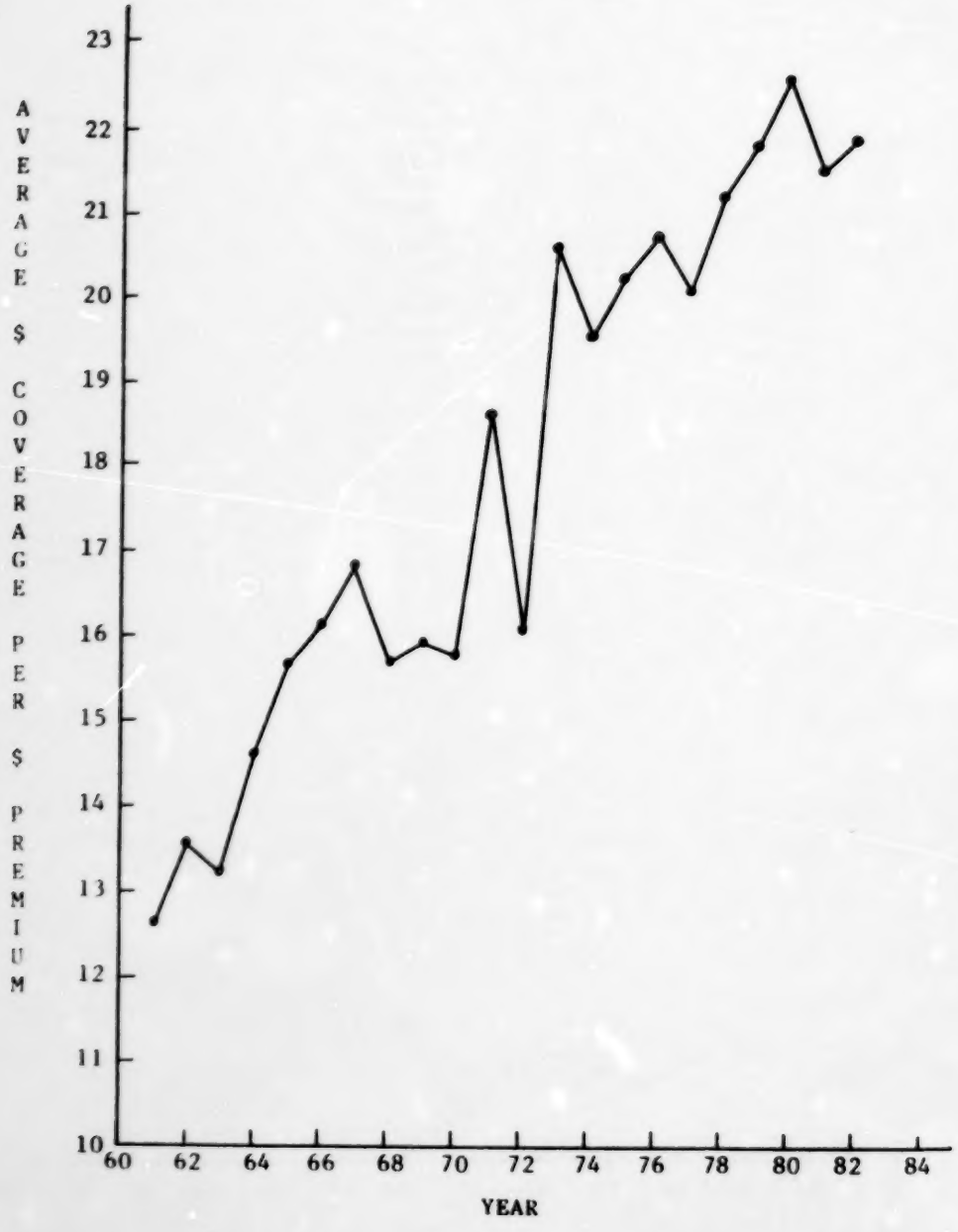
Canada-Saskatchewan Crop Insurance Program
Comparative statistics
Coverage and premium
1961 - 1982

	Insurance Coverage	Average Coverage	Insureds' Net Premium	Average Premium	Average Rate (%)
1961-62	$ 306,000	$ 1,500	$ 23,925	$ 123	7.8
1962-63	2,319,000	1,734	171,204	128	7.4
1963-64	3,693,000	1,848	275,845	123	7.5
1964-65	4,098,000	1,735	278,938	118	6.8
1965-66	4,506,000	1,440	209,709	92	6.4
1966-67	12,125,000	1,734	743,154	106	6.1
1967-68	15,910,000	1,936	941,146	115	5.9
1968-69	27,165,000	2,201	1,719,999	139	6.3
1969-70	21,194,000	1,821	1,320,748	113	6.2
1970-71	9,939,200	995	567,836	83	5.3
1971-72	14,825,000	1,854	792,998	99	5.4
1972-73	29,849,005	2,519	1,821,463	154	6.1
1973-74	140,438,128	5,874	6,788,470	284	4.8
1974-75	288,383,532	9,177	14,536,229	463	5.0
1975-76	406,669,832	10,894	19,821,549	566	4.9
1976-77	542,397,573	13,852	25,998,632	664	4.8
1977-78	704,888,894	14,944	34,761,884	736	4.9
1978-79	798,193,382	16,457	33,258,275	773	4.7
1979-80	721,821,833	17,976	33,998,398	824	4.8
1980-81	936,838,814	21,940	41,457,643	968	4.4
1981-82	1,162,172,942	25,123	53,812,389	1,139	4.6
1982-83	1,223,998,814	27,748	56,488,149	1,270	4.6

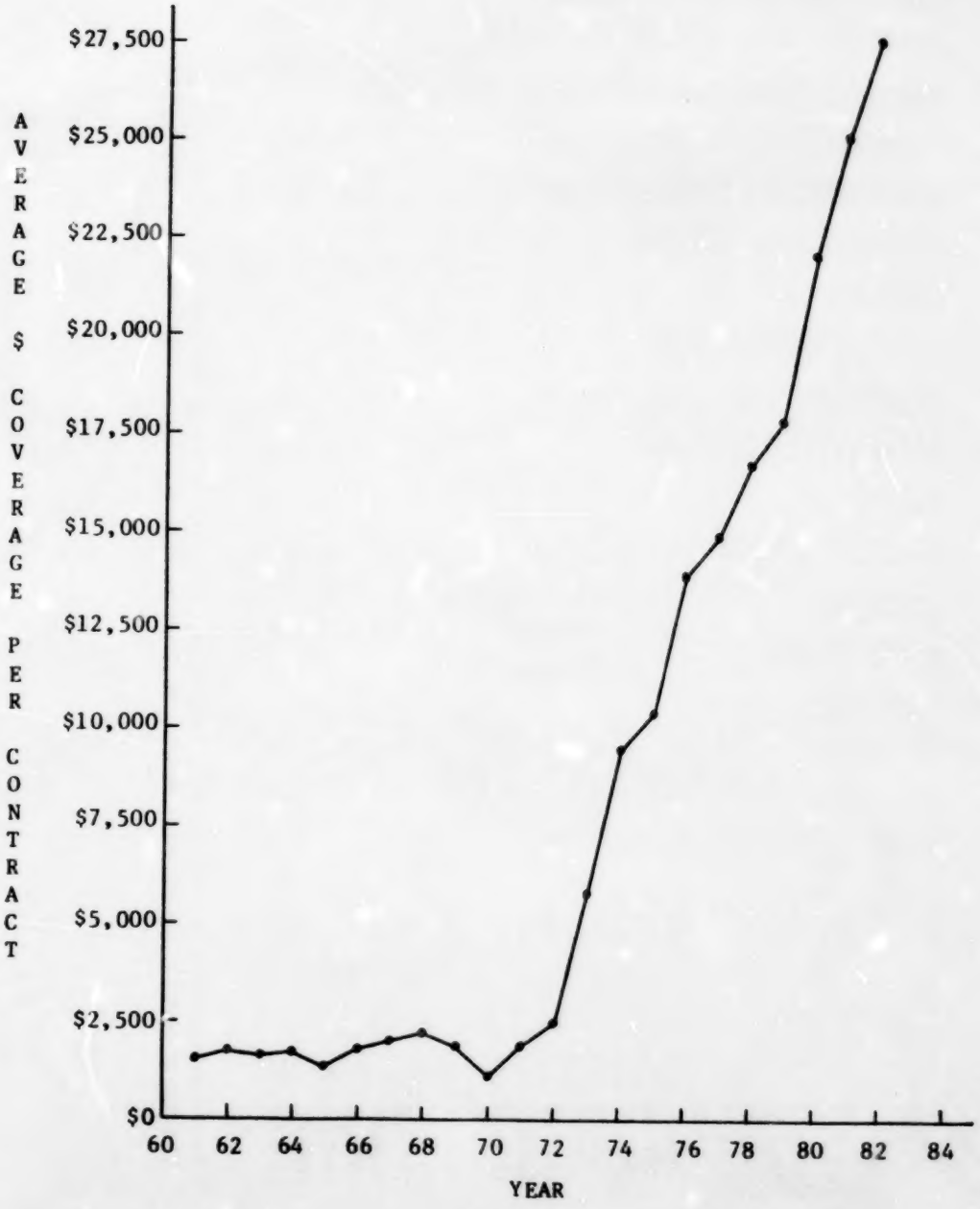
Average premium per contract
1961 - 1982



Coverage purchased per premium dollar
1961 - 1982



Average dollar coverage per contract
1961 - 1982

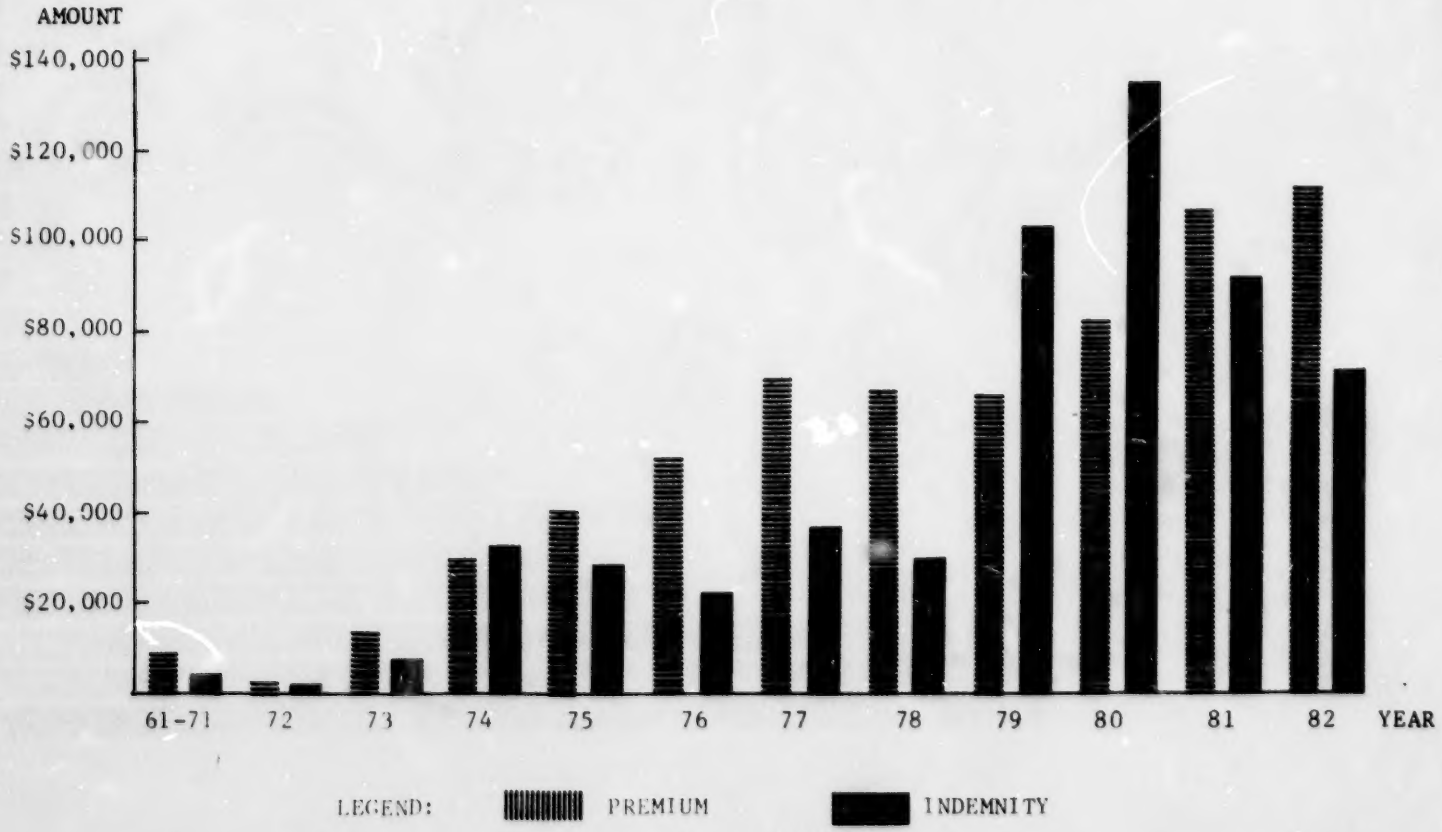


Summary of experience

Year	No. of Insureds	Revenue* Total	Revenue* Govt. of Can.	Indemnities Paid Number	Indemnities Paid Amount	Loss to Revenue Ratio By Year	Loss to Revenue Ratio Accumulated
1961-62	194	$ 31,586	$ 6,275	169	$ 129,669	4.11	4.11
1962-63	1,337	224,611	43,161	147	61,651	.27	.75
1963-64	2,235	372,180	69,657	38	9,285	.02	.32
1964-65	2,357	370,342	69,144	240	137,926	.37	.34
1965-66	3,172	402,388	74,021	301	123,304	.31	.33
1966-67	6,989	1,010,907	184,907	161	107,978	.11	.24
1967-68	8,211	1,377,099	313,499	887	497,118	.36	.28
1968-69	12,343	2,476,308	559,921	1,683	1,607,853	.65	.43
1969-70	11,637	2,007,405	427,616	553	385,787	.19	.37
1970-71	9,083	1,050,640	195,667	213	104,338	.10	.34
1971-72	7,890	1,349,366	259,933	206	142,930	.11	.31
1972-73	11,844	2,773,108	597,050	1,654	1,262,763	.46	.34
1973-74	23,909	14,341,387	6,688,320	8,484	7,730,305	.54	.44
1974-75	31,411	30,597,743	14,158,291	23,505	32,898,379	1.08	.77
1975-76	38,209	40,960,627	19,985,427	24,444	28,392,087	.69	.74
1976-77	39,143	53,785,749	26,160,037	15,092	22,401,840	.42	.63
1977-78	47,156	72,441,650	34,446,565	21,915	36,862,943	.51	.59
1978-79	43,032	72,720,436	33,553,882	17,389	29,419,884	.41	.54
1979-80	40,154	76,378,011	34,426,225	39,050	103,835,041	1.34	.71
1980-81	42,850	88,489,170	42,202,922	35,907	135,708,452	1.53	.87
1981-82	46,259	108,487,827	52,871,324	29,167	92,280,986	.85	.86
1982-83	44,469	115,954,971	56,364,777	22,122	74,157,729	.64	.83
	473,884	$687,603,511	$323,658,631	243,327	$568,238,248		

* Revenue includes premiums from farmers, premium contributions by Government of Canada, interest on bank balances, investments and notes receivable.

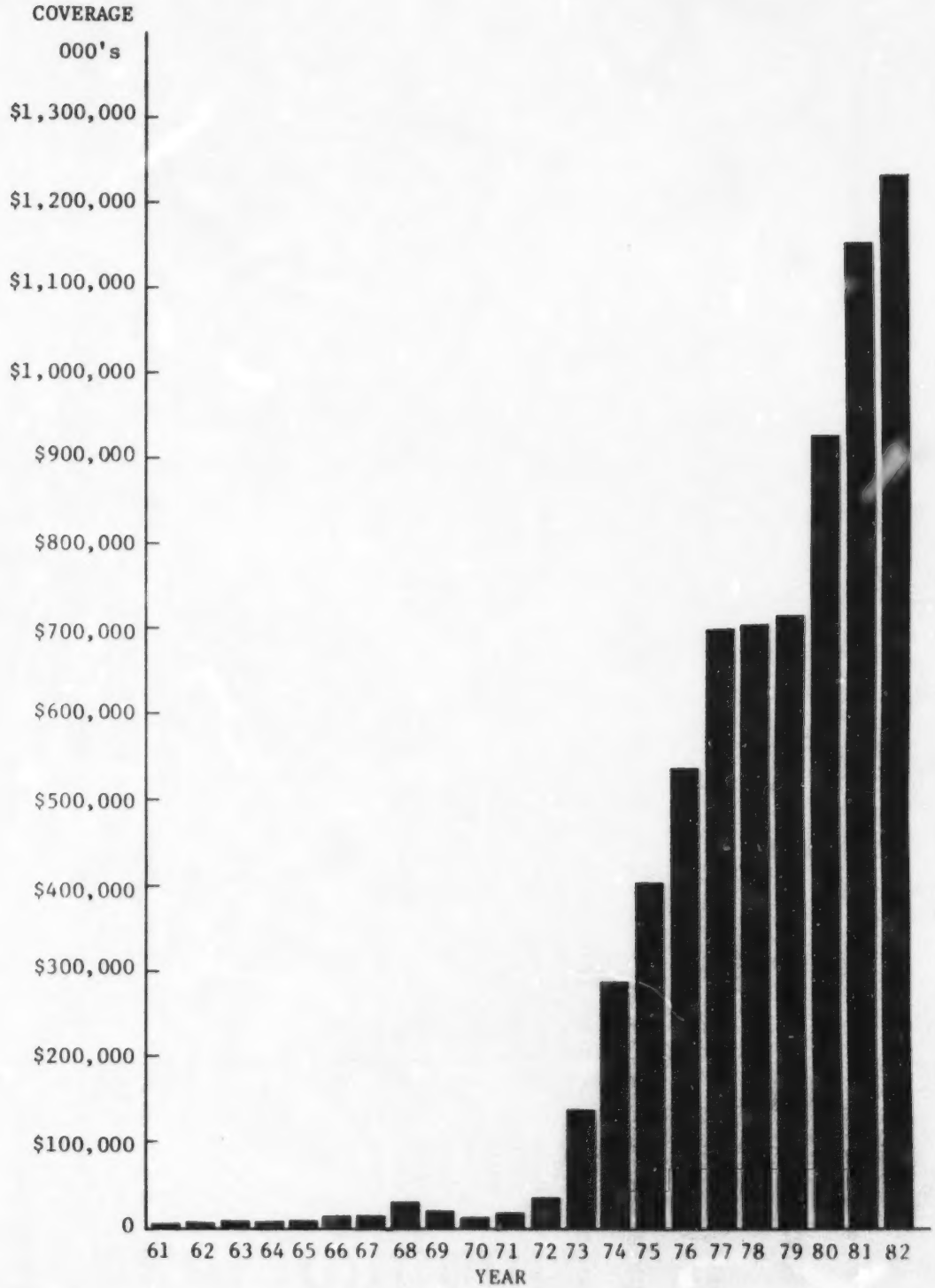
Premium and indemnity
1961 - 1982
$ amount in '000



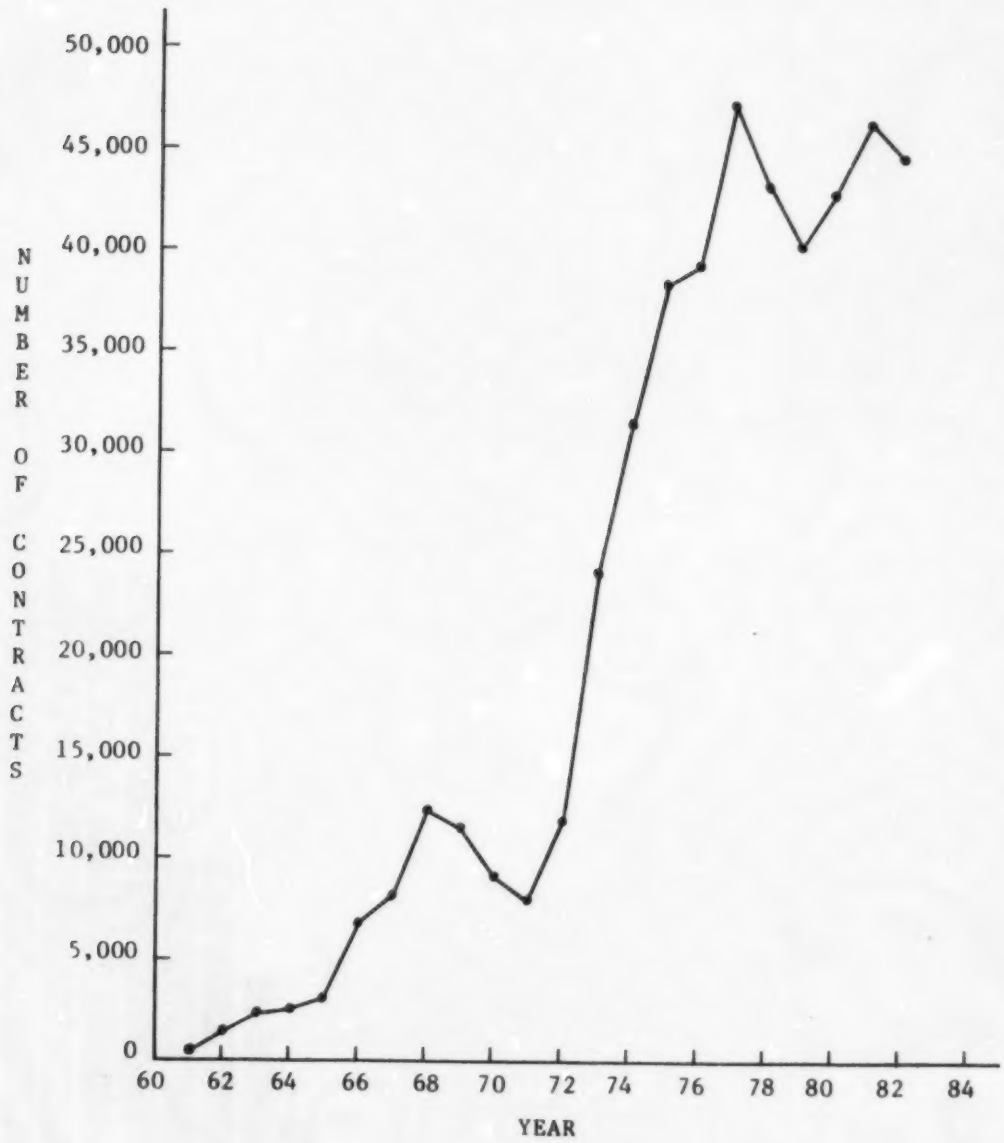
Contracts and liability by risk area

Risk Area	Total contracts 1981	Total contracts 1982	Total liability 1981	Total liability 1982
01	977	940	$ 27,249,748	$ 28,052,575
02	1,221	1,174	34,702,457	35,625,530
03	2,077	1,958	54,867,011	58,594,166
04	956	919	29,655,618	32,746,654
05	1,321	1,275	33,060,022	33,363,069
06	2,812	2,681	76,564,020	81,599,714
07	2,238	2,080	51,462,041	49,938,672
08	2,904	2,804	82,264,483	83,841,649
09	1,208	1,143	30,969,993	32,772,801
10	2,292	2,220	59,579,710	63,921,716
11	3,886	3,611	75,394,745	73,680,134
12	1,691	1,593	46,828,012	47,396,507
13	490	488	16,191,910	17,680,040
14	4,081	3,806	76,768,121	77,988,817
15	3,264	3,217	80,553,549	86,919,749
16	4,474	4,534	150,958,264	167,428,512
17	3,522	3,360	89,264,711	84,015,184
18	1,367	1,355	33,242,629	39,401,105
19	488	490	11,530,631	13,532,410
20	1,208	1,228	38,288,309	45,705,897
21	1,814	1,690	36,295,806	39,478,979
22	1,017	979	20,607,778	23,241,351
23	951	924	14,873,374	16,983,673
	46,259	44,469	$1,162,172,942	$1,233,908,814

Liability
1961 - 1982



Number of contracts
1961 - 1982



Acres Insured

	Durum	Wheat	Spring	Barley	Oats	Flax	Rapeseed	Fall Rye	Sun-Flowers	Utility Wheat	Mustard	Field Peas	Forage	Lentils	Canary Seed	Spring Rye	Fababeans	Total	Average
1961-62		28,600		1,740	3,160													31,700	160
1962-63		180,000		18,400	27,600													226,000	169
1963-64		304,600		29,200	38,000													371,800	166
1964-65		414,700		25,800	23,000													463,500	197
1965-66		512,200		37,100	21,200													570,500	180
1966-67		1,182,800		143,000	20,600													1,346,200	193
1967-68		1,583,000		190,000	23,000													1,806,000	220
1968-69		2,742,000		214,000	35,000													2,991,000	242
1969-70		2,145,000		216,000	37,000													2,398,500	206
1970-71	137,400		579,500	262,500	24,400													1,003,800	111
1971-72	149,000		1,040,200	250,600	24,800													1,464,500	186
1972-73	385,088		1,613,505	362,166	40,855	41,267	146,301											2,588,182	218
1973-74	715,544		4,731,716	1,008,656	234,891	153,252	388,380	2,177	1,050									7,235,666	303
1974-75	1,360,053		5,615,440	1,507,827	430,933	218,854	545,896	14,054	190	42,295	68,880							9,804,422	312
1975-76	2,072,676		6,673,045	1,519,288	559,950	227,902	881,834	29,722	829	67,105	33,871							12,066,222	316
1976-77	1,870,193		8,452,752	1,389,155	549,122	90,225	328,818	49,101	570	60,345	17,950	3,267						12,811,518	327
1977-78	1,216,880		10,367,504	2,246,807	746,851	365,647	774,775	47,929	2,291	264,967	73,457	9,919						16,116,827	342
1978-79	2,266,101		8,692,868	1,631,337	476,210	221,894	1,415,738	83,014	2,004	226,913	73,363	9,814	9,243					15,108,499	351
1979-80	1,721,750		8,706,489	1,270,343	361,241	386,897	1,616,044	76,076	4,128	58,068	44,418	12,789	8,223	13,941	24,075	4,858		14,309,340	356
1980-81	2,147,814		9,783,115	1,795,748	480,810	247,139	1,085,158	89,389	10,632	44,046	110,742	17,569	10,784	43,400	50,881	13,493		15,930,700	371
1981-82	2,749,049		11,097,416	2,180,806	546,035	201,676	686,360	138,233	4,791	37,515	75,290	15,942	13,793	44,848	39,962	18,022	152	17,849,860	386
1982-83	2,237,746		11,250,517	2,049,734	461,074	275,290	757,199	147,036	3,601	34,773	49,725	26,530	38,730	63,902	89,761	25,006	370	17,510,996	390

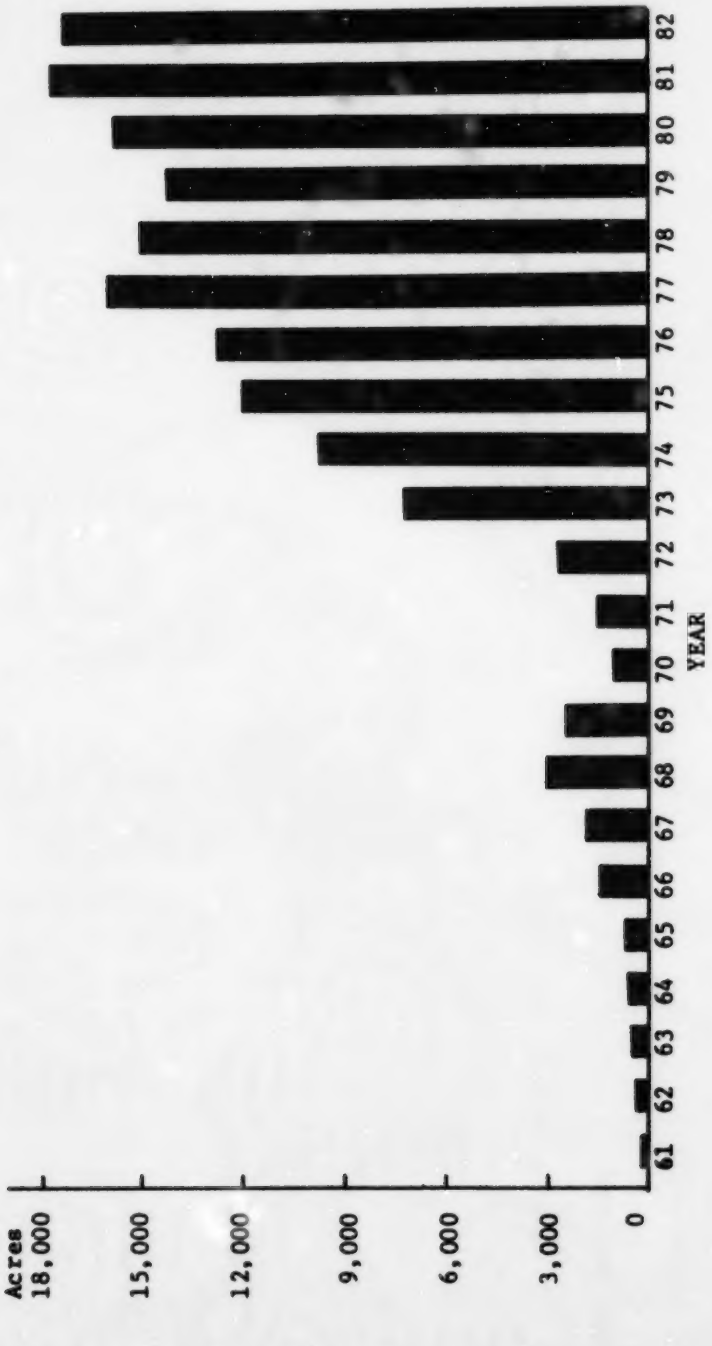
Extended coverage on unseeded summerfallow

1975-76	673,676	1977-78	74,011	1979-80	149,288	1981-82	17,553
1976-77	338,826	1978-79	66,645	1980-81	55,735	1982-83	23,335

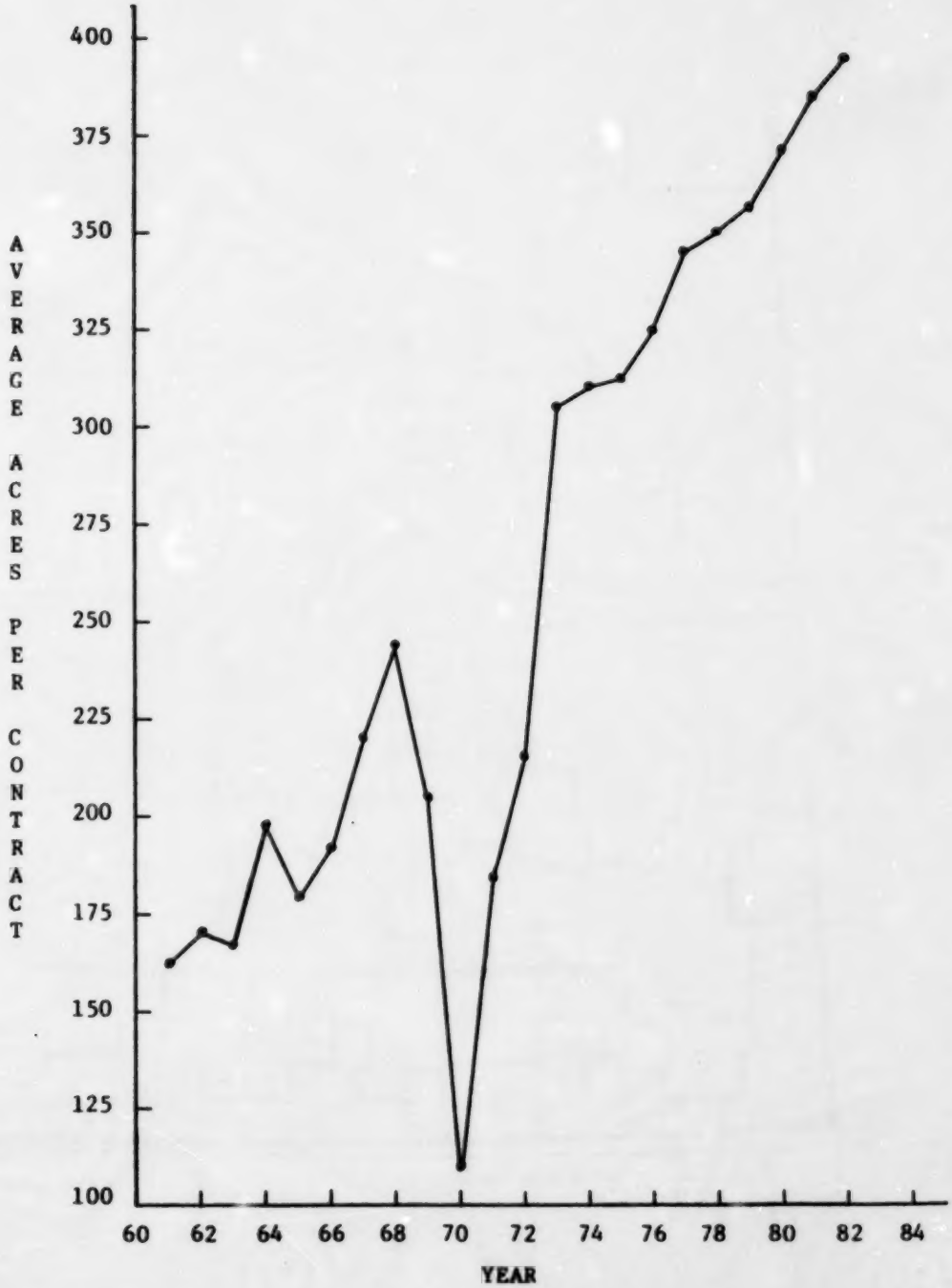
1982-83 Irrigation summary

No. of Acres	Spring Wheat	Durum Wheat	Utility Wheat	Barley	Oats	Flax	Rapeseed	Mustard	Lentils	Canary Seed	Prov. Total	No. of Insureds
1981-82	7,122	2,574		3,741	367	569	545	130	245		15,293	90
1982-83	10,796	1,178	67	3,765	226	798	912	153	290	630	18,815	111

Total insured acreage
1961 - 1982
Acres in '000



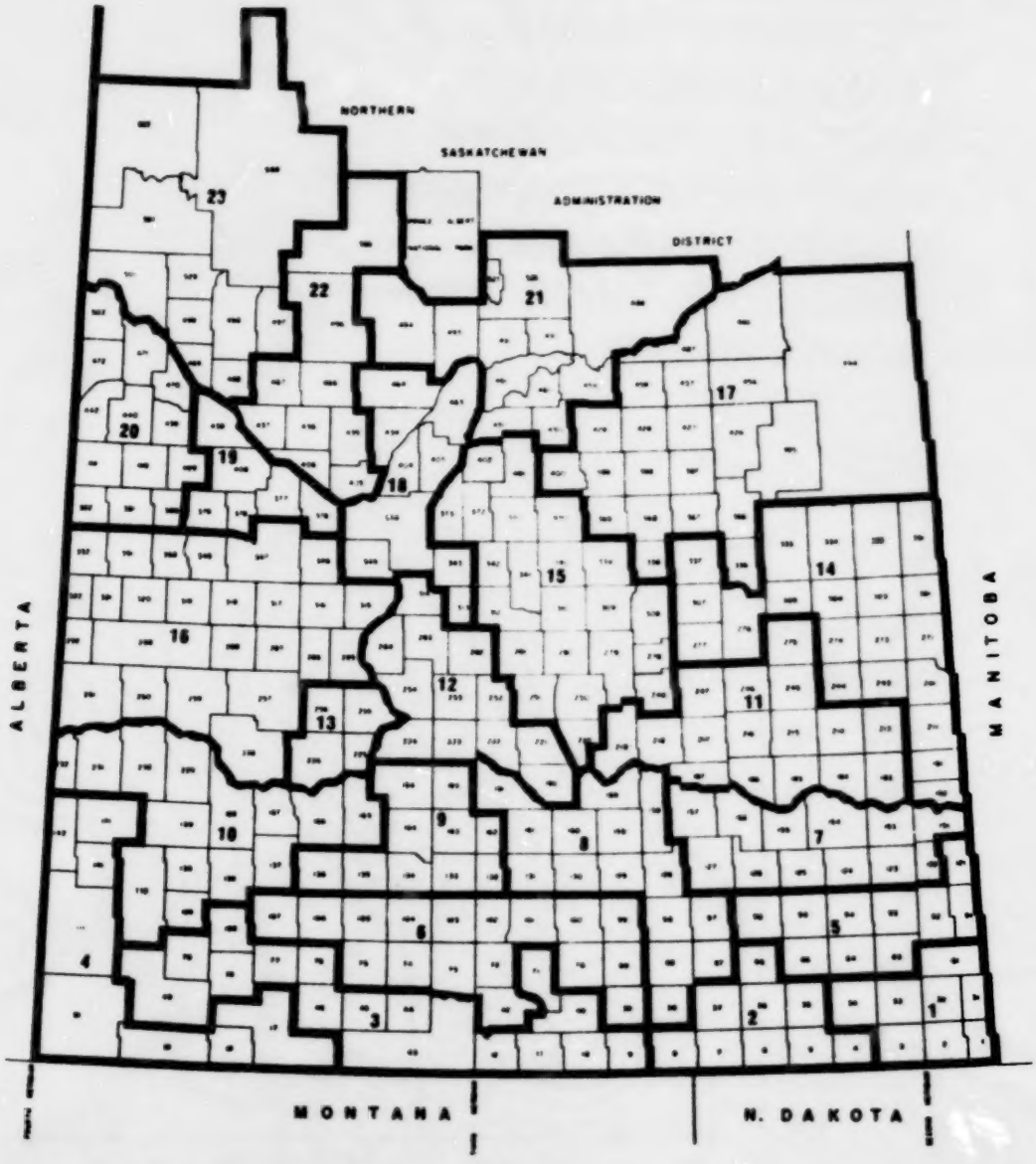
Average acres per contract
1961 - 1982



Appendix B

Canada-Saskatchewan Crop Insurance Program

Risk area map

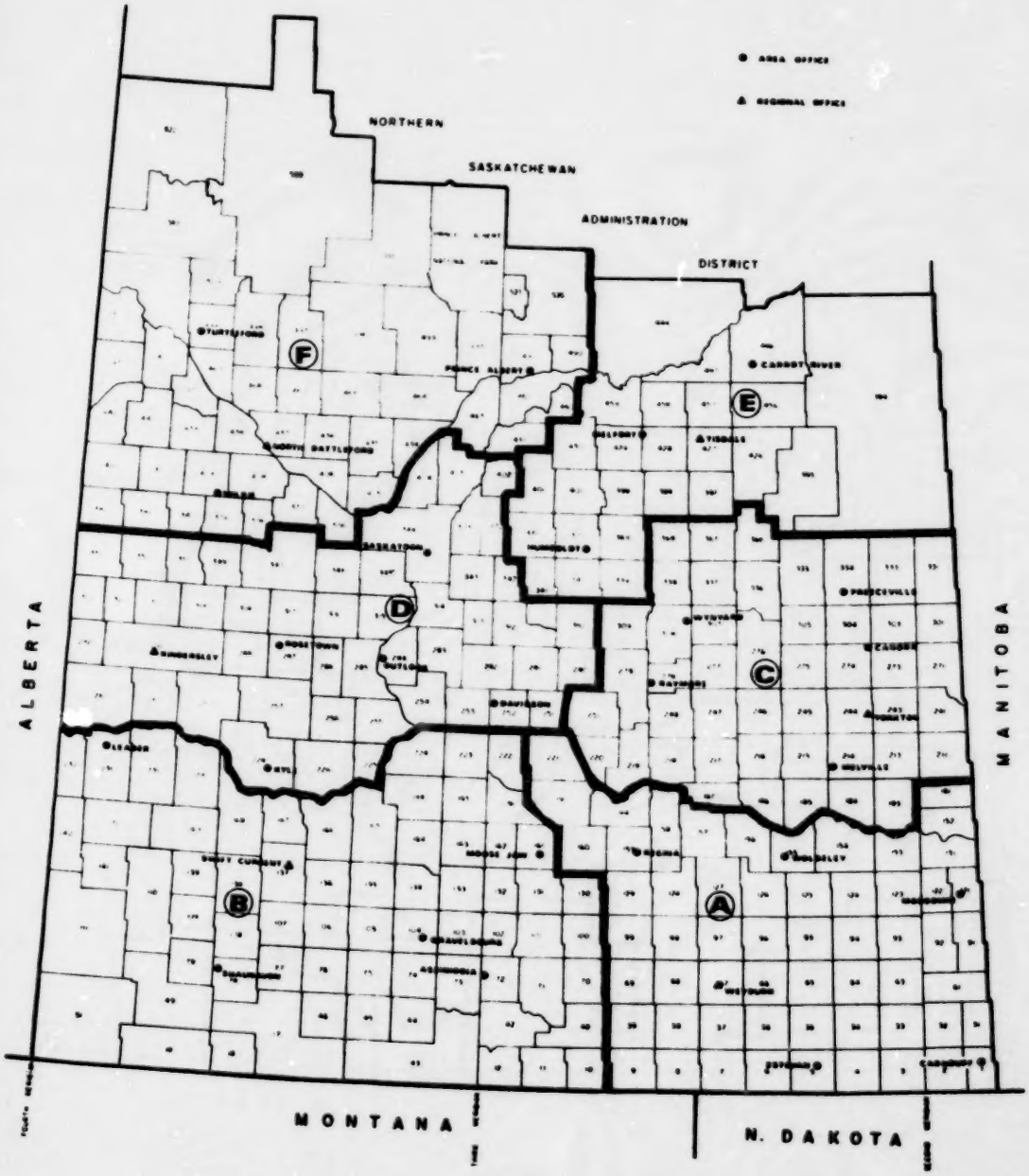


Appendix C

Saskatchewan Crop Insurance Board

Field supervisor regions

Area office locations



Appendix D

Saskatchewan Crop Insurance Board

Area office regions map

A01 — REGINA
A02 — ESTEVAN
A04 — WEYBURN
A05 — CARNDUFF
A06 — MOOSOMIN
A07 — WOLSELEY

B01 — SWIFT CURRENT
B02 — ASSINIBOIA
B03 — GRAVELBOURG
B04 — SHAUNAVON
B05 — LEADER
B06 — MOOSE JAW

C01 — YORKTON
C02 — CANORA
C03 — PREECEVILLE
C04 — RAYMORE
C05 — WYNYARD
C12 — MELVILLE

D01 — ROSETOWN
D02 — DAVIDSON
D03 — KINDERSLEY
D05 — KYLE
D06 — OUTLOOK
D07 — SASKATOON

E01 — TISDALE
E02 — HUMBOLDT
E03 — MELFORT
E04 — CARROT RIVER

F01 — NORTH BATTLEFORD
F02 — TURTLEFORD
F03 — WILKIE
F04 — PRINCE ALBERT